

APR 08 2004

Glenn Patent Group
3475 Edison Way, Suite L
Menlo Park CA 94025
Tel: 650 474 8400
Fax 650 474 8401
Customer Number 22,862

OFFICIAL

Certificate of Transmission Under 37 C.F.R. §1.8				
I hereby certify that this paper and the papers and/or fees referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: N. Subramanian Art Unit 3624, facsimile number (703) 872-9306 on April 8, 2004.				
Date of Deposit:	4/8/2004	Name of Person Making the Deposit:	Rhonda Dunn	Signature of the Person Making the Deposit:
			<i>Rhonda Dunn</i>	

In re Application of: Shao, et al

Serial No. : 09/607,747

Filed: 30 June 2000

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

Docket No.: ISAA0050

Art Unit: 3624

Examiner: N. Subramanian

April 8, 2004

Commissioner for Patents
Mail Stop Non Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

*Please do not
enter
N.S.*

Re: Response to Office Action

To: United States Patent and Trademark Office

Fax: (703) 872-9306

Attention: N. Subramanian, Art Unit 3624

Re: Response to Office Action

Pages (including coversheet): 16

~~~~~  
**Attached to this facsimile coversheet please find the following document:**

- Response (15 pages)

APR 08 2004

OFFICIAL

|                                                                                                                                                                                                                                                                            |          |                                             |                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------------------------------------------|--------------------|
| Certificate of Transmission Under 37 C.F.R. §1.8                                                                                                                                                                                                                           |          |                                             |                    |
| I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: N. Subramanian to facsimile number (703) 872-9306 on the below indicated date of deposit. |          |                                             |                    |
| Date of Deposit:                                                                                                                                                                                                                                                           | 4/8/2004 | Name of Person Making the Deposit:          | Rhonda Dunn        |
|                                                                                                                                                                                                                                                                            |          | Signature of the Person Making the Deposit: | <i>Rhonda Dunn</i> |

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

5

In re Application of: Shao, et al

Docket No.: ISAA0050

Serial No. : 09/607,747

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical  
Information and Account Events

10

April 8, 2004

15

Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

20

**RESPONSE**

Sir:

This is a Response to the Final Office Action, dated 10 February 2004, for the above-

identified patent application. Attached hereto is an Amendment to the Claims.

25

Page 1 of 15